

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

|                         |   |                   |
|-------------------------|---|-------------------|
| In re: GELFOND, IGOR    | § | Case No. 06-08789 |
| GELFOND, ELENA          | § |                   |
|                         | § |                   |
| Debtor(s) GELFOND, LENA | § |                   |

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHN E. GIERUM, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court  
Dirksen Federal Courthouse  
219 S Dearborn Street, 7th Floor  
Chicago, Il 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 02:00pm on 08/27/2010 in Courtroom B, Lake County Courthouse, Park City Branch Court  
301 Greenleaf Avenue  
Park City, Il 60085-5725.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/27/2010 By: /s/JOHN E. GIERUM  
Trustee

JOHN E. GIERUM  
SUITE 1015  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018  
(847) 318-9130

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EASTERN DIVISION**

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| In re: GELFOND, IGOR    | § | Case No. 06-08789 |
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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

|   |    |                  |
|---|----|------------------|
| The Final Report shows receipts of        | \$ | <u>10,074.50</u> |
| and approved disbursements of             | \$ | <u>190.21</u>    |
| leaving a balance on hand of <sup>1</sup> | \$ | <u>9,884.29</u>  |

Claims of secured creditors will be paid as follows:

|                 |     |                         |
|-----------------|-----|-------------------------|
| <i>Claimant</i> | N/A | <i>Proposed Payment</i> |
|-----------------|-----|-------------------------|

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| <i>Reason/Applicant</i>                                  | <i>Fees</i>        | <i>Expenses</i> |
|--|--------------------|-----------------|
| <i>Trustee</i> <u>JOHN E. GIERUM</u>                     | \$ <u>1,757.45</u> | \$ _____        |
| <i>Attorney for trustee</i> <u>Gierum &amp; Mantas</u>   | \$ <u>1,080.87</u> | \$ _____        |
| <i>Appraiser</i> _____                                   | \$ _____           | \$ _____        |
| <i>Auctioneer</i> _____                                  | \$ _____           | \$ _____        |
| <i>Accountant</i> <u>Lois West, Popowcer Katten Ltd.</u> | \$ <u>860.00</u>   | \$ _____        |
| <i>Special Attorney for trustee</i> _____                | \$ _____           | \$ _____        |
| <i>Charges,</i> <u>U.S. Bankruptcy Court</u>             | \$ _____           | \$ _____        |
| <i>Fees,</i> <u>United States Trustee</u>                | \$ _____           | \$ _____        |
| <i>Other</i> _____                                       | \$ _____           | \$ _____        |

Applications for prior chapter fees and administrative expenses have been filed as follows:

|                         |             |                 |
|-------------------------|-------------|-----------------|
| <i>Reason/Applicant</i> | <i>Fees</i> | <i>Expenses</i> |
|-------------------------|-------------|-----------------|

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

|                     |       |          |          |
|---------------------|-------|----------|----------|
| Attorney for debtor | _____ | \$ _____ | \$ _____ |
| Attorney for        | _____ | \$ _____ | \$ _____ |
| Accountant for      | _____ | \$ _____ | \$ _____ |
| Appraiser for       | _____ | \$ _____ | \$ _____ |
| Other               | _____ | \$ _____ | \$ _____ |

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim Number | Claimant | Allowed Amt. of Claim | Proposed Payment |
|--------------|----------|-----------------------|------------------|
|              | N/A      |                       |                  |

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 684,296.93 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.9 percent.

Timely allowed general (unsecured) claims are as follows:

| Claim Number | Claimant  | Allowed Amt. of Claim | Proposed Payment   |
|--------------|---|-----------------------|--------------------|
| <u>1</u>     | <u>Ben Brenner</u>                                  | \$ <u>10,673.40</u>   | \$ <u>96.49</u>    |
| <u>2</u>     | <u>TBF Financial LLC</u>                            | \$ <u>32,837.65</u>   | \$ <u>296.85</u>   |
| <u>3</u>     | <u>Discover Bank/Discover Financial Service</u>     | \$ <u>12,008.14</u>   | \$ <u>108.55</u>   |
| <u>5</u>     | <u>Aron &amp; Tsilya Baskin</u>                     | \$ <u>12,000.00</u>   | \$ <u>108.48</u>   |
| <u>7</u>     | <u>eCAST Settlement Corporation/* was HFC claim</u> | \$ <u>6,492.70</u>    | \$ <u>58.69</u>    |
| <u>8</u>     | <u>American Express Bank FSB</u>                    | \$ <u>1,678.87</u>    | \$ <u>15.18</u>    |
| <u>9</u>     | <u>American Express Travel Related Svcs Co</u>      | \$ <u>15,378.88</u>   | \$ <u>139.02</u>   |
| <u>10</u>    | <u>American Enterprise Bank</u>                     | \$ <u>564,749.20</u>  | \$ <u>5,105.27</u> |
| <u>11</u>    | <u>LVNV Funding LLC its successors as</u>           | \$ <u>28,478.09</u>   | \$ <u>257.44</u>   |

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

| <i>Claim Number</i> | <i>Claimant</i> | <i>Allowed Amt. of Claim</i> | <i>Proposed Payment</i> |
|---------------------|-----------------|------------------------------|-------------------------|
| N/A                 |                 |                              |                         |

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| <i>Claim Number</i> | <i>Claimant</i> | <i>Allowed Amt. of Claim</i> | <i>Proposed Payment</i> |
|---------------------|-----------------|------------------------------|-------------------------|
| N/A                 |                 |                              |                         |

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/JOHN E. GIERUM  
Trustee

JOHN E. GIERUM  
SUITE 1015  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018  
(847) 318-9130

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 6 of 7

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 06-08789

User: mjerdine  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Jul 29, 2010

The following entities were noticed by first class mail on Jul 31, 2010.

db/jdb +Igor Gelfond, Elena Gelfond, 21660 Rainbow Rd, Barrington, IL 60010-2483  
aty +Harold M Saalfeld, Harold M Saalfeld, Attorney at Law, 25 N County Street Suite 2R,  
Waukegan, IL 60085-4342  
tr +John E Gierum, John E Gierum, Gierum & Mantas, 9700 Higgins Road, Suite 1015,  
Rosemont, IL 60018-4712  
10832413 +American Enterprise Bank, c/o Robbins Salomon & Patt Ltd, 25 E Washington St Suite 1000,  
Attn Richard H Fimoff, Chicago, IL 60602-1705  
11144879 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
10832415 American Express Bank/Travel, Related Svcs Co Inc Corp Card, PO Box 3001,  
Malvern, PA 19355-0701  
11144880 American Express Travel Related Svcs Co, Inc Corp Card, c/o Becket and Lee LLP, POB 3001,  
Malvern PA 19355-0701  
10889226 +Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
10873755 +Aron & Tsilya Baskin, 10 Maxcy Drive, Providence, RI 02906-4813  
10873758 +BP Oil/Citibank, PO Box 6003, Hagerstown, MD 21747-6003  
10873756 +Ben Brenner, 3104 W Touhy, Chicago, IL 60645-2836  
10873761 +Brickyard Bank, 6676 N Lincoln, Lincolnwood, IL 60712-3621  
10832432 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,  
WILMINGTON DE 19801-2920  
(address filed with court: Washington Mutual, Po Box 1093, Northridge, CA 91328)  
10832418 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326  
(address filed with court: Chrysler Credit, 5225 Crooks Rd Ste 140, Troy, MI 48098)  
10832420 +CODILIS & ASSOCIATES P.C., 15W030 NORTH FRONTAGE RD, SUITE 100, BURR RIDGE, IL 60527-6921  
10832416 +Chase/cc, 225 Chastain Meadows Ct, Kennesaw, GA 30144-5841  
10832417 Christopher Rexroat, Attorney for Rempel, Ungaretti & Harris LLP,  
3500 Three First National Plaza, Chicago, IL 60602  
10832419 +Citi, Pob 6241, Sioux Falls, SD 57117-6241  
10832421 +DAVID AXELROD & ASSOC, Attorney for Lake Bluff Barrington LLC, 1448 OLD SKOKIE VALLEY RD,  
HIGHLAND PARK, IL 60035-3040  
10873764 +First Corp, 8700 Waukegan Rd Suite 100, Morton Grove, IL 60053-2104  
10873780 +Flodyne, 1000 Muirfield, Hanover Park, IL 60133-5426  
10873781 Flodyne, c/o Burke Warren Mackay &, Serritella PC, 330 N Wabash 22fl, Chicago, IL 60611  
10873783 GE Capital, PO Box 74014, Atlanta, GA 30374-0425  
10873784 +GE Vendor Financial Svcs, 10 Riverview Dr, Danbury, CT 06810-6268  
10832423 +Hermanek & Gara PC, Attorneys for Miron Averbakh, 407 S. Dearborn St. Suite 320,  
Chicago, IL 60605-1114  
10832424 Household Finance Corporation, Beneficial by, eCAST Settlement Corporation, PO Box 35480,  
Newark, NJ 07193-5480  
11142067 Household Finance Corporation/Beneficial, by eCAST Settlement Corporation, as its agent,  
POB 35480, Newark NJ 07193-5480  
10873785 +Ingersoll Milling Co, 707 Fulton Ave, Rockford, IL 61103-4092  
10832425 +Jessica L. Webb, Esq., Attorney for Michael Loyfman, Azulay Horn & Seiden LLC,  
205 N. Michigan Avenue 40th Fl, Chicago, IL 60601-5940  
10873786 +Kiser Controls Co, 7045 High Grove Blvd, Burr Ridge, IL 60527-7593  
10873787 +Michael Loyfman, 55 S Deer Park, Highland Park, IL 60035-5370  
10832426 +Monogram Bank N America, PO Box 17054, Wilmington, DE 19850-7054  
10873788 +Ormec, 19 Linden Park, Rochester, NY 14625-2776  
10873789 +Progressive Insurance, 6300 Wilson Mills Roads, Mayfield Village, OH 44143-2182  
10832428 +Revere Electric Supply co., 2501 W. Washington Blvd, Chicago, IL 60612-2188  
10832429 +Robert F. Rabin, Attorney for American Enterprise Bank, 25 E. Washington St, 10th Fl,  
Chicago, IL 60602-1708  
10873790 +Sal Azar, Westridge Realty & Mgmt, 5653 North Ashland Avenue, Chicago, IL 60660-4115  
10832430 +Steiner Electric, 1250 Touhy, Elk Grove Village, IL 60007-4985  
12121980 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Jul 29, 2010.

10832414 E-mail/Text: ebnbankruptcy@ahm.honda.com American Honda Finance,  
2170 Point Blvd Ste 100, Elgin, IL 60123  
11136602 E-mail/Text: ebnbankruptcy@ahm.honda.com  
American Honda Finance Corporation, P.O. Box 168088, Irving TX 75016-8088  
10873757 E-mail/PDF: bankruptcynotices@bmwfs.com Jul 30 2010 01:34:01 BMW Financial Services,  
5515 Parkcenter Cir, Dublin, OH 43017  
10832422 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 30 2010 01:32:24 Discover Fin, Pob 15316,  
Wilmington, DE 19850  
11029911 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 30 2010 01:32:24  
Discover Bank/Discover Financial Service, POB 3025, New Albany Ohio 43054-3025  
12157933 E-mail/Text: resurgentbknotifications@resurgent.com  
LVNV Funding LLC its successors as, assignee of Citibank, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
10832427 +E-mail/Text: bankrup@nicor.com Nicor Gas, 1844 Ferry Road,  
Naperville, IL 60563-9600  
10832431 +E-mail/Text: jpalmer@tbfgroup.com TBF Financial LLC,  
520 Lake Cook Rd Ste 510, Deerfield, IL 60015-4900

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Gierum & Mantas

District/off: 0752-1  
Case: 06-08789

User: mjerdine  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Jul 29, 2010

aty\* +John E Gierum, John E Gierum, Gierum & Mantas, 9700 Higgins Road, Suite 1015,  
Rosemont, IL 60018-4712  
10832433\* ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,  
WILMINGTON DE 19801-2920  
(address filed with court: WASHINGTON MUTUAL, P.O. BOX 1093, NORTHRIDGE, CA 91328)  
TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

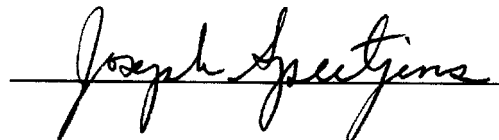
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.